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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/955,747
Filing Date	September 18, 2001
First Named Inventor	Hansen, Kurt
Group Art Unit	2163
Examiner Name	Not Yet Known
Attorney Docket Number	020375-000300US

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
MM	AA	6,118,931		Novogrod	09/19/00	
	AB					
	AC					
	AD					
	AE					
	AF					
	AG					

FOREIGN PATENT DOCUMENTS								
Examiner Initials ³	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁴
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	AH							
	AI							
	BA							
	BB							

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials ⁶	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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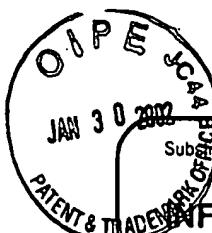
8/16/02

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¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE
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Sheet

1

of

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		Attorney Docket Number	020375-000300US

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<i>SD</i>	AA	US-6,226,823	05/01/01	Schein et al.
	AB	US-		
	AC	US-		
	AD	US-		
	AE	US-		
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FOREIGN PATENT DOCUMENTS					
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		Country Code ³	Number ⁴ Kind Code ⁵ (if known)		
<i>SD</i>	AU	WO	01/41419 A1	7 June 2001	Citibank, N.A.
	AV	EP	0 911 772 A2	28 April 1999	Citicorp Development Center, Inc.
	AW				
	AX				
	AY				
	AZ				
	BA				

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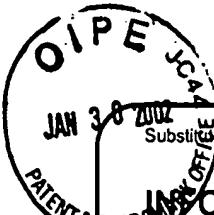
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STATEMENT BY APPLICANT

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Sheet

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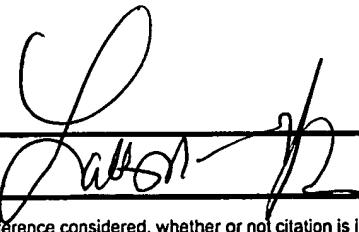
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First Named Inventor	Hansen, Kurt
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(use as many sheets as necessary)				Filing Date	September 18, 2001
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				Art Unit	2163
				Examiner Name	Unassigned
				Attorney Docket Number	020375-000300US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
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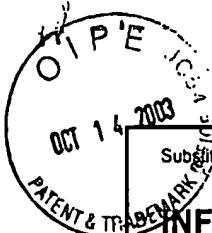
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Examiner Signature		Date Considered	8/16/03
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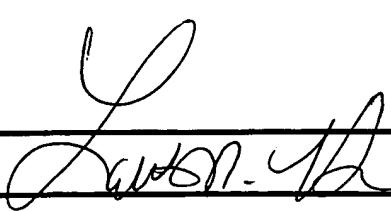


Substitute for form 1449A/PTO				<i>Complete if Known</i>	
				Application Number	09/955,747
				Filing Date	September 18, 2001
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				Art Unit	2163
				Examiner Name	Unassigned
Sheet	1	of	1	Attorney Docket Number	020375-000300US

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U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Number	Kind Code ² (if known)		
	A1	US-2002/0046106	A1	04-18-2002	Ishibashi et al.
	A2	US-2001/0054003	A1	12-20-2001	Chien et al.
	A3	US-			

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Country Code ³	Number ⁴		
	B1				
	B2				

Examiner Signature		Date Considered	8/16/04
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